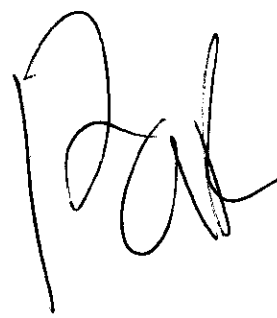


## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF FLORIDA www.flsb.uscourts.gov

## PROOF OF CLAIM

<b>Name of Debtor</b> Debit Corporation of America, Inc.		<b>Case Number</b> 04-14360 - BKC - AJC	
<b>NOTE:</b> This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503. (See Local Rule 3001-1(B))			
<b>Name of Creditor</b> (The person or other entity to whom the debtor owes money or property): Marie Watkins Name and Address where notices should be sent:  Marie Watkins 187 Eatonton Hwy Sparta GA 31087  Telephone Number: (706) 444-5440		<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.	
<b>Account or other number by which creditor identifies debtor:</b> (If SS# only list last 4 digits of SS#):		<input type="checkbox"/> Check here if this claim <input type="checkbox"/> replaces a previously filed claim, dated _____ <input type="checkbox"/> amends	
<b>1. Basis for Claim</b> <input type="checkbox"/> Goods sold <input type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Other <u>Refund or return of goods returned</u>		<input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. § 1114(a) <input type="checkbox"/> Wages, salaries, and compensation (fill out below) Last four digits of SS #: <u>xxx-xx-</u> _____ Unpaid compensation for services performed from _____ to _____ (date) (date)	
<b>2. Date debt was incurred:</b> <u>10-22-03</u>		<b>3. If court judgment, date obtained:</b>	
<b>4. Total Amount of Claim at Time Case Filed:</b> <u>\$14,915.00</u> + _____ + _____ = <u>14,915.00</u> (Unsecured Nonpriority) (Secured) (Unsecured Priority) (Total)			
Complete items 5, 6, and 7 (as applicable) to further describe the amount(s) you indicated in item 4. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.			
<b>5. Secured Claim.</b> <input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____  Value of Collateral: \$ _____  Amount of arrearage and other charges at the time the case was filed included in secured claim, if any: \$ _____		<b>7. Unsecured Priority Claim.</b> <input type="checkbox"/> Check this box if you have an unsecured priority claim Amount entitled to priority \$ _____ Specify the priority of the claim: <input type="checkbox"/> Wages, salaries, or commissions (up to \$4,925)* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(3). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(6). <input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____).  *Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after date of adjustment.	
<b>6. Unsecured Nonpriority Claim \$</b> <input checked="" type="checkbox"/> Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.			
<b>8. Credits:</b> The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.		<b>THIS SPACE IS FOR COURT USE ONLY</b> 	
<b>9. Supporting Documents:</b> Attach legible copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary. Supporting documents should not exceed 5 pages (See reverse for instructions)			
<b>10. Date-Stamped Copy:</b> To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim. Research and/or copy charges will apply for future copy requests of claims.			
<b>Date</b> <u>06/03/04</u>	<b>Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):</b> <u>Marie Irene Watkins (MARIE IRENE WATKINS)</u>		
<b>Penalty for presenting fraudulent claim:</b> Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.			

To - U.S. Bankruptcy Court,  
Southern District of Florida  
Case # 04-14360 - BKC - AJC

Part of Proof of Claims of  
Creditor - Marie Watkins, 187 Eatonton Hwy  
Sparta, Ga 31087

On Oct 22, 2003 I purchased, by Cashier's Check  
(#100941) a "Sales System" for selling Pre Paid  
Master Cards, from Debit Corporation of America  
The System products were shipped to me by  
Fed Ex (9 pieces) #841658676005 and were  
returned by Fed Ex (as false and misleading a 'fraud,')  
#841526892498. with a request for a refund.

Debit Corp did not refund my money or return  
the products they had sent me, although they  
mailed me other letters and documents referring  
to other Prepaid Master Cards that contradicted  
the information on materials sent in my initial  
order, confirming to me the fraudulent nature of  
their dealings with me.

I have nothing from my \$4915. purchase.

MARIE WATKINS  
ADDRESS - RT. 2 BOX 50,  
+ 187 EATONTON HWY  
SPARTA, GA 31087

①

**PURCHASE ORDER**  
**CORPORATION**  
**OF AMERICA, INC.**

3475 Sheridan Street, Suite 215F, Hollywood, FL 33021  
Phone: (954) 981-4447 • Fax: (954) 981-4421  
Toll Free: (800) 468-3213 • Fax: (800) 468-1836

ID# 004054  
County HOLLAND / CLARK

Purchaser's Name MRS MARIE IRENE WATKINS Date 10-22-2003  
Purchaser's Address RT 2 Box 50  
City SPARTA State GEORGIA Zip 31082  
Home Phone (706) 444-5440 Business Phone 706 444-5440

No. of Sales  
Systems to ship: 3

Face Value of Prepaid MasterCard  
Activation Certificates to ship: \$3000.00

Purchase Price Sales Systems .....	\$ <u>14,915.00</u>
Purchase Price of Additional Items .....	\$ <u>N-C</u>
Total .....	\$ <u>14,915.00</u>
Sales Tax (FL Residents Only) .....	\$ <u>N-C</u>
Amount Paid .....	\$ <u>14,915.00</u>

Special Provisions \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Purchaser acknowledges the receipt of all Disclosure Documents of Seller ten (10) business days prior to acceptance and deposit of funds and that **this sale is subject to the terms on the reverse of this Purchase Order.**

**ACCEPTED AND APPROVED**

By: \_\_\_\_\_  
**COMPANY OFFICER**

By: [Signature]  
**BUYER**

December 3, 2003

Mr. Alan Shithead  
DEBIT CORPORATION OF AMERICA  
3475 Sheridan St.  
Hollywood, FL  
Fax: 1-800-

2717-3576-6  
16290 NW 13<sup>th</sup> Ave  
Miami, FL 33169

Mr. Shithead Playa  
DEBIT CORPORATION OF AMERICA  
11900 Biscayne Blvd. 6<sup>th</sup> Floor  
Miami, FL  
Fax: 1-800-

VIA: FACSIMILE TRANSMISSION

This letter is a demand for the return of \$14,915.00 paid to Debit Corporation of America as payment for a prepaid credit card marketing system you sold to Marie Watkins of 187 Eatonton Highway, Sparta, GA. The reasons for requesting this refund are already known to you. You are running a scam. But, for the record, as per your request in our conversation earlier today, I will restate them for you:

1. Everything you shipped has been returned to you, except the two cards my daughter and I tried to activate, which are impossible to return. These cards were unable to be activated because you are running a scam. None of the so-called reload places you list in your advertising is valid either. So, since you sent me nothing valuable or marketable for my money, I am sending it all back, except three cards, and three ad flyers I am holding for evidence in any future proceeding.
2. The items you shipped do not constitute a SYSTEM of any type. I ordered what you represented as a system. Not a TV. The TV/VCR combinations you sent are available anywhere for about \$100 each. The other items are worth even less. Together they do not constitute a system, by even the furthest stretch of the imagination.
3. The card, which is the basis for the "system", is a fraud. The basis for the "system" does not work, we ordered a card as a test more than four weeks ago, and have yet to receive it. Further, it cannot be recharged at any of the locations you advertised. We checked with MasterCard, Western Union, MoneyGram, and Bank of America. All of them say they have no relationship with you or 4EFT. If we attempt to sell the card to anyone, we will be committing fraud. Because of our own experience with it, there is no doubt that the card does not function as it is represented. We don't need to commit crimes to make money.
4. You already know that what you are selling is not what you represented. Besides, it is not worth \$500.00, much less \$15,000.
5. You committed a fraud in representing what you shipped as a system. It has all six of the elements of fraud. In order for me to use them as I intended, I would have to commit fraud myself. I will not risk my reputation representing something I now know to be a fraud.
6. The items you shipped are worthless as a business system. Nothing marketable was sent. Nothing in what you shipped affords me the opportunity (under any stretch of the imagination) to recoup my investment, so

I am hereby demanding the return of my money. Immediately. Everything you shipped is being returned unopened via FedEx, except the small package you sent containing the cards.

Make no mistake about this: We both know you are running a scam. There is no need for me to get on the wrong side of the law, when I am squarely on the right side of the law in this. I'm going to STAY on the right side of the law, too, whether I sic the dogs on you or not. The dogs you need to be worried about have initials: (FBI, AG, USAO, GBI, DA, MPD, etc.). To avoid contact with these dogs, you should simply refund the money. If I get my money back, that is the end of it. If I don't, naturally I'm going to do what I have to to get it back. Period. The best thing for you to do is send the money back. You can keep doing what you are doing that way. Anything else is going to get the dogs to barking. It's all up to you. Keep winning. Send the money by 10 AM tomorrow.

1-800-577-3660



USA Airbill

FedEx  
Tracking  
Number

841526892498

Form  
I.D. No.

0200

3

From Please print and press hard.  
Date 12/10/03 Sender's FedEx Account Number 2717-3576-6  
Sender's Name Marie Watkins Phone ( )

Company  
Address 187 Catonton Hwy. 7FL  
City Sparta State GA ZIP 31087  
Dept./Floor/Suite/Room

**2 Your Internal Billing Reference**  
First 24 characters will appear on invoice.

To Recipient's Name Debit Corp Phone ( )

Company  
Address 16290 N.W. 13th  
To "HOLD" at FedEx location, print FedEx address. We cannot deliver to P.O. boxes or P.O. ZIP codes.

Address  
City Miami State FL ZIP 33164  
Dept./Floor/Suite/Room

By using this Airbill you agree to the service conditions on the back of this Airbill and in our current Service Guide, including terms that limit our liability.

Questions? Visit our Web site at [fedex.com](http://fedex.com)  
or call 1.800.Go.FedEx® 800.463.3339.

**4a Express Package Service**

☐ FedEx Priority Overnight  
Next business morning  
☒ FedEx 2Day  
Second business day  
FedEx Envelope rate not available. Minimum charge, One-pound rate.  
☐ FedEx Standard Overnight  
Next business afternoon  
☐ FedEx Express Saver  
Third business day

**Packages up to 150 lbs.**  
Delivery commitment may be later in some areas.  
☐ FedEx First Overnight  
Earliest next business morning  
delivery to select locations

**4b Express Freight Service**

☐ FedEx 1Day Freight\*  
Next business day  
☐ FedEx 2Day Freight  
Second business day  
☐ FedEx 3Day Freight  
Third business day

**Packages over 150 lbs.**  
Delivery commitment may be later in some areas.

**5 Packaging**

☐ FedEx Envelope\*  
☐ FedEx Pak\*  
Includes FedEx Small Pak, FedEx Large Pak, and FedEx Sturdy Pak  
☒ Other

\* Declared value limit \$500

**6 Special Handling**

☐ SATURDAY Delivery  
FedEx Priority Overnight and FedEx 2Day to select ZIP codes  
☐ HOLD Weekday at FedEx Location  
FedEx First Overnight  
☐ HOLD Saturday at FedEx Location  
FedEx Priority Overnight and FedEx 2Day to select locations

Does this shipment contain dangerous goods?

☐ No ☐ Yes As per attached Shipper's Declaration not required ☐ Yes Shipper's Declaration not required ☐ Dry Ice Dry Ice 3, UN 1845 x kg  
Dangerous Goods (including Dry Ice) cannot be shipped in FedEx packaging. ☐ Cargo Aircraft Only

**7 Payment Bill to:**

☐ Sender Acct. No. in Section 1 will be billed. ☐ Recipient ☒ Third Party ☐ Credit Card ☐ Cash/Check  
Acct 2717-3576-6

FedEx Acct. No. 9pc. 205lbs. Exo. Date  
Credit Card No. 2051bs.  
Total Packages 9 Total Weight 205 Total Declared Value\* \$ .00  
FedEx Use Only

\*Our liability is limited to \$100 unless you declare a higher value. See back for details.

**8 Release Signature**

Sign to authorize delivery without obtaining signature

By signing you authorize us to deliver this shipment without obtaining a signature and agree to indemnify and hold us harmless from any resulting claims.

446

Rev. Date 10-01 • Part #157612 • 01994-2001 FedEx • PRINTED IN U.S.A. WCSL 03



Billable Stamp

Use only for shipments within the U.S.

**1 From**

ORDER: 78337401  
WATKINS MARIE  
187 CATONTON HWY  
(706) 444-5441 31087

EXPIRATION DATE 05/08/2005

DECLARED VALUE \$100

**Do not put this receipt on your package.****2 To** We cannot deliver to P.O. boxes or P.O. ZIP codes.

DEBIT CORP. OF AMERICA  
SUNSHINE PROCESSING  
11900 BISCAYNE BLVD.  
STE. 699  
MIAMI, FL 33181  
(800) 468-3213

CREATE-A-LABEL® PATENT NO. 5,254,381

FedEx Priority Overnight®

is receipt for your records.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA**

[www.flsb.uscourts.gov](http://www.flsb.uscourts.gov)

**\*\*\* NOTICE \*\*\***

**This proof of claim contains attachments  
which exceed the five (5) page limitation  
pursuant to Local Rule 3001-1 (A)(3).**

**Rule 3001-1 Proof of Claim.**

**(A)(3) Attachments:** A proof of claim, including a proof based on a writing and filed pursuant to Bankruptcy Rule 3001(c), should not include more than 5 pages of attachments; however, the proof of claim must include a list or summary of any invoices or other omitted attachments that would have been included but for this page limitation. No original papers shall be attached. Interested parties requiring copies of the entire instrument upon which liability is based for claims filed pursuant to Bankruptcy Rule 3001(c) shall submit a request directly to the claimant who, without further order of the court, shall provide copies to the requesting party.